

REMARKS

Applicants have carefully reviewed the Office Action dated April 5, 2006. Applicants have amended Claims 1, 6 and 17 and cancelled Claims 28 - 32 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-3, 6-8, 24, 26, 28 and 31-32 are rejected under 35 U.S.C. § 102(b) as being anticipated by *Brody et al.* The remaining claims are rejected under 35 U.S.C. § 103 (a) in view of *Brody* combined with other references. This rejection is respectfully traversed with respect to the amended claims.

Applicants' present inventive device, is defined best with respect to Figures 5 and 6. Basically, a user goes to a machine such as an ATM or some type of kiosk and deposits money into the machine. This can be in the form of currency, a stored value card or a debit card. Each of these has a monetary value that, when input to the machine, then results in a transfer of cash from that particular input i.e., the currency is now out of the possession of the transferor, the amount of value is debited from the value card or from the debit card. Once the method of payment is accepted and the money has been transferred out of the possession of the transferor, a transaction number and PIN, in addition to an optional security code, are provided to the transferor. The transferor then sends this to the remote location to a user which can then utilize this to access this payment. This is illustrated in the flow cart of Figure 6. All that is required is that a customer enters the transaction number, personal ID number and the assigned security code.

The *Brody* reference is a reference that utilizes an ATM card. This ATM card, or similar card, is utilized to obtain cash for an individual from use of their ATM card or it is utilized to transfer cash to a sponsor card. If it is transferred to a sponsor card, then the user can allow another individual (transferee) to access their account or sub-account for the amount of these funds. For example, if an individual wanted to transfer money to someone that did not have an ATM card, they could create a sub-account with a new ATM card for that individual, such that the individual could enter a PIN number when the ATM card was inserted and access only those

funds in that particular sub-account. This is a function of the PIN that is associated with that particular card. Alternatively, the user can generate a separate card that is based upon a sponsor's account. However, in any event, there must be a card that is provided to a user in order to allow that user (different than the depositor) to extract the funds. The purpose of the *Brody* reference is to provide an ATM account to an individual that does not have one, such that they are not required to go through the process of opening a bank account, etc.

The difference between the *Brody* device and that defined by Applicant's claims is that, there is required a card that must be transferred from one individual to another. Therefore, if somebody wanted to transfer money to an individual in Mexico from the U.S., money would be placed into the machine in the U.S. and then the ID and security code relayed to the recipient. This recipient would then just input the code. There is no need to provide that individual with an ATM card or any type of physical medium that would be required to access the money. All that is required is the security code and account number. Thus, it is necessary to have the individual first transfer out of their possession monetary value by utilizing legal tender at the particular kiosk. This legal or monetary value is then transferred from the transferor to an intermediate account and access granted to that through a PIN, transaction ID and security number. All that is necessary is to access a kiosk for the purpose of transferring this monetary value to an individual in some type of medium. Since an ATM card is required for all transfers in *Brody*, *Brody* does not meet this limitation of the claim. As such, Applicants believe that *Brody* does not anticipate or obviate Applicants present inventive concept, as defined by the amended claims, even when placed in combination with the remaining references to *Downing* and *Randle*. Therefore, Applicants respectfully requests withdrawal of the 35 U.S.C. § 102 and 103 rejections in view of *Brody*.

Applicants have now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicants respectfully request full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
HOWISON & ARNOTT, L.L.P.
Attorneys for Applicant(s)

/Gregory M. Howison, #30,646/

Gregory M. Howison
Registration No. 30,646

GMH/dd

P.O. Box 741715
Dallas, Texas 75374-1715
Tel: 972-479-0462
Fax: 972-479-0464
October 5, 2006